

Massachusetts Guaranteed Issue Nongroup Membership<sup>1</sup>  
as of December 31, 2002

Non Group Membership Preferred Provider Total Membership	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02	Members at as of 12/31/02
Aetna Life Insurance Company	Pref Prov	0	0	2	0	2	0	0	1	5	0	0	3	1	0	14
Blue Cross and Blue Shield of MA, Inc. (Blue Direct)	Pref Prov	235	59	171	79	340	30	67	66	1,020	86	467	221	253	193	3,287
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Direct) <sup>2,3</sup>	Pref Prov	4	1	2	0	3	0	1	0	12	0	0	2	3	1	29
(The) Guardian Life Insurance Company of America	Pref Prov	3	0	1	2	1	0	0	0	3	0	0	1	1	0	12
John Alden Life Insurance Company	Pref Prov	1	1	0	0	0	0	0	1	0	0	0	0	0	0	3
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Pref Prov	3	0	2	0	3	0	0	0	11	0	1	5	0	1	26
<b>Total</b>		246	61	178	81	349	30	68	68	1,051	86	468	232	258	195	3,371

Non Group Membership Preferred Provider Total Subscribers	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02	Subscribers as of 12/31/02
Aetna Life Insurance Company	Pref Prov	0	0	1	0	2	0	0	1	5	0	0	2	1	0	12
Blue Cross and Blue Shield of MA, Inc. (Blue Direct)	Pref Prov	166	46	110	50	223	21	58	49	650	62	275	130	186	129	2,155
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Direct) <sup>2,3</sup>	Pref Prov	2	1	2	0	2	0	1	0	9	0	0	2	2	1	22
(The) Guardian Life Insurance Company of America	Pref Prov	2	0	1	1	1	0	0	0	2	0	0	1	1	0	9
John Alden Life Insurance Company	Pref Prov	1	1	0	0	0	0	0	1	0	0	0	0	0	0	3
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Pref Prov	3	0	1	0	2	0	0	0	9	0	1	4	0	1	21
<b>Total</b>		174	48	115	51	230	21	59	51	675	62	276	139	190	131	2,222

Non Group Membership Preferred Provider Total Dependents	Type of Plan	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
		Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02	Dependents as of 12/31/02
Aetna Life Insurance Company	Pref Prov	0	0	1	0	0	0	0	0	0	0	0	1	0	0	2
Blue Cross and Blue Shield of MA, Inc. (Blue Direct)	Pref Prov	69	13	61	29	117	9	9	17	370	24	192	91	67	64	1,132
Blue Cross and Blue Shield of MA, Inc. (Basic Blue Direct) <sup>2,3</sup>	Pref Prov	2	0	0	0	1	0	0	0	3	0	0	0	1	0	7
(The) Guardian Life Insurance Company of America	Pref Prov	1	0	0	1	0	0	0	0	1	0	0	0	0	0	3
John Alden Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
New England Life Insurance Company	Pref Prov	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
United HealthCare Insurance Company	Pref Prov	0	0	1	0	1	0	0	0	2	0	0	1	0	0	5
<b>Total</b>		72	13	63	30	119	9	9	17	376	24	192	93	68	64	1,149

<sup>1</sup> Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate report for this information).

<sup>2</sup> Beginning November 1, 2001, carriers were permitted to offer an alternate guaranteed issue health plan in addition to the standard guaranteed issue health plan.

<sup>3</sup> Blue Cross and Blue Shield of Massachusetts, Inc. began offering Basic Blue Direct PPO as of November 1, 2002.